

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In re:	*	Case No. 13-58353
<u>Charles Boring</u>	*	Ch. 13
<u>Amber Boring</u>	*	Judge: CALDWELL
Debtors	*	

AMENDMENT TO CHAPTER 13 PLAN

Now come the debtors, by and through counsel, to amend the Chapter 13 Plan as provided below:

Debtors amend their Chapter 13 Plan to provide for a "pot plan" with an estimated dividend of 3%.

A copy of the Chapter 13 Plan as amended by the debtors follows.

Respectfully submitted,

/s/ Michael A. Cox
Michael A. Cox (0075218)
Guerrieri Cox & Associates
2500 N. High Street, Suite 100
Columbus, Ohio 43202
614.267.2871
Attorney for Debtors

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO

In re: **Charles William Boring, Jr.**
Amber Dawn Boring
Debtor(s)

: Case No. _____
: Chapter 13
Judge: CALDWELL

CHAPTER 13 PLAN

NOTE: The term "Debtor" as used throughout this Plan shall reference either a single debtor or joint debtors. The term "Plan" shall refer to the plan filed in this case, as it may be amended, using the mandatory form plan adopted in this Division. All references to section (§) numbers are to sections of the United States Bankruptcy Code, 11 U.S.C. section § 101, et seq. The term "BR" shall refer to the Federal Rules of Bankruptcy Procedure. The term "LBR" shall refer to the Local Bankruptcy Rules of the Southern District of Ohio.

☒ **Amended Plan**

All pre-confirmation amendments to an original Mandatory Form Plan shall be accomplished by filing a complete Plan with the changes highlighted or reflected in bold or italic typeface.

<input checked="" type="checkbox"/> Above Median Income <input type="checkbox"/> Below Median Income	Insolvent unless otherwise marked below: <input type="checkbox"/> Solvent Estate	Dividend to Unsecured Creditors: "Pot Plan" estimated 3%
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Debtor claims to be eligible for discharge under § 1328(f) unless otherwise marked below:

- ☐ Debtor is not eligible for discharge under § 1328(f)
☐ Joint Debtor is not eligible for discharge under § 1328(f)

Debtor

(1) filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code on **October 21, 2013**

OR

(2) converted this case to a case under Chapter 13 on ____ ("Petition Date").

A. PAYMENTS

A(1). Plan Payments.

The future earnings of Debtor are submitted to the supervision and control of the Trustee. Debtor shall pay the Trustee the sum of **\$1,200.00 for 3 months, then \$1,000.00 for 3 months, then \$1,205.00 for a total of \$71,670.00 to be paid to the Trustee** per month (enter all step-payments), for a period not to exceed sixty months. Debtor shall commence payments within thirty days of the Petition Date, and distributions shall begin upon confirmation pursuant to § 1326(a). The effective date of the Plan shall be the date of entry of an order confirming the Plan.

From the payments so received, the Trustee shall make disbursements, subject to the Trustee's fee. The disbursement schedule is dependent upon receipt of regular monthly Plan payments. Any increases to monthly mortgage or escrow payments without corresponding changes to the Plan payment may impact the disbursement schedule. The Trustee has the discretion to calculate the amount and timing of distributions as is administratively efficient.

A(2). Pre-Confirmation Adequate Protection Payments/Lease Payments.

The following pre-confirmation adequate protection payments on claims secured by personal property and pre-confirmation lease payments for leases of personal property shall be paid by the Trustee, subject to his full fees, to the creditors listed below. Except as provided by § 501(c), secured creditors must file a proof of claim to receive payment. Unless otherwise ordered by the Court, these payments will be retained by the Trustee until confirmation and distributed after confirmation. If the case is dismissed or converted prior to confirmation, the Trustee will distribute the retained payments, pro rata, based on the adequate protection payment amounts.

Creditor	Property Description	Monthly Adequate Protection Payment
Aaron's	2 Televisions, secured by Aarons Rental.	\$10.00

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Creditor	Property Description	Monthly Adequate Protection Payment
Aaron's	Aaron's Lease for Dryer still in possession of the debtors (Original contract was for washer and Dryer, however the washer broke and the debtors' disposed of the property).	\$10.00

A(3). Administrative Expenses, Attorney Fees, and § 1326(b) Priority Payments.

Administrative expenses, unitemized attorney fees, itemized attorney fees under LBR 2016-1(b)(2)(B), and priority payments as required by § 1326(b) shall be paid concurrently with Class 2 claims. The total unitemized attorney fee for services (not to exceed the amount set forth in LBR 2016-1(b)(2)(A)), or the estimated itemized fee under LBR 2016-1(b)(2)(B) is \$ 3,500.00.

Debtor's attorney received \$ 300.00 prior to the Petition Date. The Trustee shall disburse a minimum monthly amount of \$ 270.00 to Debtor's attorney until the balance of \$ 3,200.00 is paid in full. Fees for independent appraisals of real estate and utility deposits will be paid as administrative expenses pursuant to § 503 upon the timely filing of a proof of claim. The Trustee may pay in one lump sum any administrative claim that is less than \$500.00

B. CLASS 1-CLAIMS SECURED BY REAL PROPERTY

Except as set forth in section B(3), all secured creditors secured only by a security interest in real property shall retain their liens until the later of issuance of a discharge or payment of the underlying debt as determined under non-bankruptcy law.

B(1). Mortgage Payments Outside the Plan.

Regular monthly payments on the following mortgage claims will be paid directly by Debtor, if direct payments are permitted by LBR 3015-1(d)(1):

Creditor	Property Address
-NONE-	

B(2). Conduit Mortgage Payments.

Regular mortgage payments on the following mortgage claims will be paid on a conduit basis by the Trustee, subject to his full fees, beginning with the first calendar month after the Petition Date, if conduit payments are required by LBR 3015-1(d)(1) or proposed by Debtor. Confirmation of the Plan shall impose an affirmative duty and legal obligation on the holders and/or servicers of mortgage claims to do all of the following, unless the case is dismissed or converted:

(a) Apply the post-petition conduit mortgage payments as post-petition monthly payments of principal and interest on the mortgage note, and, if applicable, as post-petition monthly payments of escrowed items such as insurance and/or real estate taxes. If such payments are placed into a suspense, forbearance or similar account, they will be deemed to have been applied pursuant to this subsection.

(b) Apply the payments received from the Trustee for payment on the arrearage, if any, only to such arrearage. The arrearage shall be deemed paid in full upon the entry of the discharge order in this case, unless otherwise ordered by the Court

(c) Deem the pre-petition arrearage contractually current upon confirmation of the Plan so as to preclude the imposition of late payment charges or other default-related fees and services.

(d) File and serve a Notice of Mortgage Payment Change on Official Form 10S1, within the deadline and in compliance with the service requirements set forth in BR 3002.1(b), to reflect any changes in the monthly mortgage payments or escrow amounts that occur during the term of the Plan. Upon the filing of a Notice of Mortgage Payment Change, the Plan shall be deemed modified to permit the Trustee to disburse the amended payment amount.

Creditor	Property Address	Monthly Conduit Mortgage Payment
East Rock Financial, LLC	House and lot located at 928 S. Broad St., Lancaster, OH 43130 // Arrears in the amount of \$10,229.40	\$644.41

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B(3). Liens and/or Mortgages to be Paid as Unsecured Claims.

The following claims secured by a lien and/or mortgage will be paid as unsecured claims concurrent with Class 5 general unsecured claims. Debtor shall file a separate motion or adversary proceeding to determine: (i) whether the property listed below vests free and clear of the lien(s) and/or mortgage(s) pursuant to § 1327 or (ii) whether the lien(s) and/or mortgage(s) listed below may be avoided pursuant to other applicable provisions of the Bankruptcy Code. Notwithstanding § 1327(a), confirmation of the Plan shall not be dispositive of: (i) the valuation of the collateral or (ii) the secured status of the claims. Debtor has standing and authority to file the motion or adversary proceeding; to the extent that the Trustee has standing to bring such action, standing is hereby assigned to Debtor.

Creditor	Property Address
Citifinancial, Inc.	House and lot located at 928 S. Broad St., Lancaster, OH 43130
State of Ohio Department of Taxation	House and lot located at 928 S. Broad St., Lancaster, OH 43130

B(4). Liens and/or Mortgages Which May Be Modified.

Liens and/or mortgage claims listed in this subsection consist of any claims secured by real property *that is not the Debtor's principal residence* or secured by other assets in addition to the residence. To the extent the claim of the lien holder and/or the mortgage claim holder is in excess of the value of the estate's interest in the collateral, the balance shall be treated as a Class 5 general unsecured claim. Unless otherwise stipulated or determined by order of the Court, the real property shall be valued for purposes of § 506 as set forth by Debtor below.

Creditor	Property Address	Value of Collateral	Interest Rate	Minimum Monthly Payment
-NONE-				

B(5). Real Property to be Surrendered.

(a) Debtor will surrender the following real property and any resulting deficiency balance shall be treated as a Class 5 general unsecured claim:

Creditor	Property Address
-NONE-	

(b) The Trustee shall not pay any claims secured by this real property until a timely filed secured proof of claim is amended to set forth the unsecured deficiency balance after disposition of the real property. Such amendments shall be filed no later than 365 days after confirmation of the Plan; amendments filed after that date shall be deemed disallowed and subject to discharge under § 1328 unless otherwise ordered by the Court. The Trustee will make no distributions in respect of mortgage payments, mortgage arrearages, or real estate taxes on surrendered real property, unless otherwise provided in the Plan or by order of the Court.

(c) Upon confirmation of the Plan, the automatic stay of § 362 shall be deemed modified to allow *in rem disposition* of the real property as necessary to effect the surrender.

NOTE: If, at any time after confirmation, sufficient funds are not available to make a full monthly payment on all Class 1 claims, at the Trustee's discretion, the available funds will be distributed pro rata on Class 1 claims. Any post-petition mortgage arrearages will be paid prior to payment of Class 2 claims.

C. CLASS 2—CLAIMS SECURED BY PERSONAL PROPERTY; UNEXPIRED LEASES**C(1). Lien Retention and Interest.**

All secured creditors secured only by a security interest in personal property shall retain their liens until the earlier of issuance of a discharge or payment of the underlying debt as determined under non-bankruptcy law. Unless otherwise stipulated or provided for below, secured creditors shall be paid interest at the rate of 3.0 %.

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C(2). To Be Paid in Full (i.e., § 506 Does Not Apply).

The Trustee shall pay the following claims in full:

Creditor	Property Description	Purchase Date	Estimated Claim Amount	Interest Rate	Minimum Monthly Payment

C(3). Claims to Which § 506 Applies.

(a) Claims listed in this subsection consist of any claims secured by personal property not described above. To the extent a secured creditor's claim is in excess of the collateral value, the balance shall be treated as a Class 5 general unsecured claim. Unless otherwise stipulated or determined by order of the Court, the personal property shall be valued for purposes of § 506 at the lower of the creditor's valuation set forth on its proof of claim or the valuation set forth by Debtor below:

Creditor	Property Description	Purchase Date	Value of Collateral	Interest Rate	Minimum Monthly Payment
Aaron's	2 Televisions, secured by Aarons Rental.	2/20/10	\$282.13	4.75%	\$10.00
Aaron's	Aaron's Lease for Dryer still in possession of the debtors (Original contract was for washer and Dryer, however the washer broke and the debtors' disposed of the property).	8/7/10	\$475.13	4.75%	\$10.00

C(4). Personal Property to be Surrendered

Debtor will surrender the following property and any resulting deficiency balance shall be treated as a Class 5 general unsecured claim:

Creditor	Property Description
-NONE-	

C(5). Executory Contracts and Vehicle Leases.

(a) Debtor rejects the following executory contract(s) and/or vehicle lease(s) and any resulting claim shall be treated as a Class 5 general unsecured claim:

Creditor	Property Description
-NONE-	

(b) Debtor assumes the executory contract(s) and/or vehicle lease(s) listed below. The Trustee shall pay vehicle lease payments unless otherwise ordered by the Court. Debtor shall pay all other lease or executory contract payments unless otherwise specified below. All payments under this section will begin the first calendar month following the Petition Date.

Creditor	Property Description	Termination Date	Monthly Payment Amount To be Paid Directly by Debtor	Monthly Payment Amount To be Paid by Trustee
-NONE-				

NOTE: If at any time after confirmation sufficient funds are not available to make a full monthly payment on all Class 2 claims, at the Trustee's discretion, the available funds will be paid pro rata on Class 2 claims and administrative expense claims.

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D. CLASS 3-PRIORITY CLAIMS AND DOMESTIC SUPPORT OBLIGATIONS**D(1). Priority Claims.**

Class 3 claims will be paid pro rata and concurrently with Class 4 claims. All allowed claims entitled to priority under § 507(a) shall be paid in full unless: (i) otherwise provided for in § 1322(a), or (ii) the holder of a particular claim agrees to a different treatment of its claim. Any and all pre-petition penalties, and post-petition penalties and interest, that have accrued or will accrue on any such claims shall be treated as Class 5 general unsecured claims and shall not be entitled to priority.

D(2). Domestic Support Obligations.

(a) Domestic support obligations (DSOs) as defined in § 101(14A). Debtor shall pay all post-petition DSOs directly to the DSO creditor and not through the Trustee. Upon completion of the Plan, Debtor shall certify to the Court that all payments on post-petition DSOs have been made. If Debtor becomes subject to a DSO during the term of the Plan, Debtor shall file with the Court and serve on the Trustee a notice reflecting the nature of the DSO, and the name and address of the DSO creditor.

Pre-petition arrearages on DSOs shall be paid as follows:

Name of DSO Creditor	Name & Address of CSEA	Estimated Arrearage Amount, if any, to be Paid Directly by Debtor	Estimated Arrearage Amount, if any, to be Paid by Trustee
-NONE-			

(b) Name of governmental unit to which a DSO has been assigned, or is owed, or is recoverable by, and the estimated amount of the DSO:

Creditor	Governmental Unit	Estimated DSO Amount	To be Paid Directly by Debtor	To be Paid by Trustee
-NONE-				

E. CLASS 4-SECURED CLAIMS NOT OTHERWISE DESIGNATED**E(1). Payment of Class 4 Claims.**

Class 4 claims including itemized post-confirmation attorney fees per LBR 2016-1(c), pre-petition mortgage arrearages, pre-petition and post-petition lease arrearages, real estate taxes and other secured claims not otherwise designated shall be paid pro rata, concurrently and in full with Class 3 claims.

NOTE: No interest shall be paid on any pre-petition mortgage arrearages as part of the cure of the default if the mortgage was executed after October 22, 1994.

E(2). Pre-Petition Arrearages on Real Estate Mortgage(s).

The Trustee shall distribute payments to cure the following pre-petition mortgage arrearages:

Creditor	Property Address	Estimated Arrearage Amount
East Rock Financial, LLC	House and lot located at 928 S. Broad St., Lancaster, OH 43130 // Arrears in the amount of \$10,229.40	\$14,172.36

E(3). Arrearages on Assumed Leases and Executory Contracts.

The Trustee shall distribute payments to cure the following arrearages on assumed leases and/or executory contracts:

Creditor	Property Address/Description	Estimated Arrearage Amount
-NONE-		

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F. CLASS 5-GENERAL UNSECURED CLAIMS**F(1). Unsecured Dividend.**

After payment of allowed claims in Classes 1, 2, 3 and 4, allowed general unsecured claims shall be paid a dividend as provided on page one of the Plan.

Notwithstanding the expiration of the claims bar date, the Trustee is authorized to modify the Plan post-confirmation to ensure that the plan length meets the "applicable commitment period" provided by § 1325(b) by filing a motion with the Court.

F(2). Solvency.

If this is a solvent estate, all general unsecured claims shall be paid in full with interest at __%, unless otherwise provided.

G. MISCELLANEOUS PROVISIONS**G(1). Co-Debtor Claims not Otherwise Provided for in the Plan.**

(a) The following co-debtor claims will be paid in full by the Trustee concurrently with Class 4 claims to protect the co-debtor:

Creditor	To be Paid in Full with Interest at Rate Specified Below	Minimum Monthly Payment, if Applicable
-NONE-		

(b) The following co-debtor claims will be paid as follows:

Creditor	To be Paid by Co-Debtor Outside the Plan	To be Paid Same Dividend as General Unsecured Claims
-NONE-		

G(2). Sale of Property.

Debtor proposes to sell the real or personal property described below following Trustee and/or Court approval as required by LBR 6004-1(c)-(d). Debtor shall commit the net proceeds as follows:

Property Address/Description	Date by Which Sale Shall be Completed	Estimated Net Proceeds	Disposition of Net Proceeds
-NONE-			

G(3). Tax Returns.

All required tax returns have been filed except as provided below:

Tax Agency	Type of Tax	Tax Period	Date Return will be Filed
-NONE-			

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G(4). Vesting.

Unless marked below, confirmation of the Plan vests all property of the estate in Debtor free and clear of any claim or interest of any creditor provided for by the Plan pursuant to § 1327(b) and (c).

☐ Property of the estate shall not vest in Debtor upon confirmation but shall remain property of the estate until the case is dismissed, converted, or a discharge is issued, whichever occurs first.

G(5). Other Events

If any of the following occurs, Debtor shall fully and timely disclose the event to the Trustee and shall file any appropriate notice, application and/or motion with the Trustee and/or Court:

- Any change in marital status or child/spousal support payments;
- Any change in employment;
- Any change of address; and/or
- Any financial recovery to which Debtor becomes entitled for any reason, including without limitation, any personal injury claim, employment claim, workers' compensation claim, unemployment claim, inheritance, life insurance benefits, lottery proceeds or property settlement.

G(6). Insurance Information.

As of the Petition Date, Debtor's property is insured as follows:

Property Address/Description	Insurance Company	Policy Number	Full/Liability	Agent and Contact Information
A 2002 Oldsmobile Intrigue with over 240,000 miles	Personal Service Insurance	2158513	Full Coverage	800-282-9416
A 1997 Chevy Malibu with over 222,000 miles	Personal Services Insurance	2158513	Full Coverage	800-282-9416
A 1995 Ford F150 with over 247,000 miles	Personal Service Insurance	2158513	Full Coverage	800-282-9416

G(7). Casualty Loss Insurance Proceeds (Substitution of Collateral).

If a motor vehicle is substantially damaged while subject to an unpaid secured claim, Debtor shall have the option, upon the filing of an appropriate motion, of using the proceeds of any insurance payable due to loss of the vehicle to: (i) repair the vehicle, (ii) pay off the balance of the secured claim if the secured creditor is a named loss payee on the policy, or (iii) substitute the collateral by purchasing a replacement vehicle. If Debtor purchases a replacement vehicle, the vehicle shall have a value not less than the balance of the unpaid secured claim, the lien of the creditor shall be transferred to the replacement vehicle, and the Trustee will continue to pay the allowed secured claim. Debtor may not purchase a replacement vehicle without Trustee and/or Court approval as required by LBR 4001-3(b)-(d).

G(8). Post-Petition Debt.

Debtor shall not incur any non-emergency consumer debt in excess of \$1,000 without Trustee and/or Court approval. LBR 4001-3(b)-(d).

MANDATORY FORM PLAN (10/01/2010) Revised 04/01/2012

H. SPECIAL PROVISIONS

The Special Provisions listed below, if any, are restricted to those items applicable to Debtor's particular circumstances.

NOTE: Special Provisions shall **NOT** contain a restatement of provisions of the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure or the Local Bankruptcy Rules, nor shall this section contain boilerplate language regarding the treatment of mortgages, mortgage arrearages, proofs of claim, consumer protection provisions or the like. *See* General Order No. 7.

Special Provisions:
1. Student Loans - any student loan creditor shall be permanently enjoined from charging late fees, collection fees, or any other penalties based solely upon its pro rata Chapter 13 Plan distributions being less than the minimum monthly payments it would otherwise be contractually entitled to during the life of the plan.
2.
3.

The undersigned hereby certify(ies) that the Plan does not contain any alterations to the text of the Mandatory Form Plan, except as authorized by order of the Court.

Case Attorney:

/s/ Michael A. Cox**Michael A. Cox 0075218**

Dated:

February 25, 2014

Debtor

/s/ Charles William Boring, Jr.**Charles William Boring, Jr.**

Dated:

February 25, 2014

Joint Debtor

/s/ Amber Dawn Boring**Amber Dawn Boring**

Dated:

February 25, 2014

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the foregoing **Amendment to Chapter 13 Plan and a copy of the Amended Chapter 13 Plan** was served on February 25, 2014, upon the Client and the creditors or parties of interest listed below.

The following parties were served electronically at the address registered with ECF:

U.S. Trustee
Jeffrey P. Norman

And, the following Creditors/Parties of Interest were served via U.S. Mail:

AMERICREDIT
PO BOX 183853
ARLINGTON TX 76096-3853

Ohio Department of Taxation

AEP
P.O. Box 24418
Canton, OH 44701-4418

AT&T Wireless
P.O. Box 8220
Aurora, IL 60572-8220

Aaron's
1418 Ety Pointe Dr. NW
Lancaster, OH 43130-7764

ALLIED INTERNATIONAL
CREDIT CORP US
6800 PARAGON PLACE
SUITE 400
RICHMOND VA 23230-1654

AMERICREDIT
PO BOX 183853
ARLINGTON TX 76096-3853

American Electric Power
1 AEP Way
Hurricane, WV 25526-1231

American Medical Collection
Agency
PO Box 1235
Goldens Bridge, NY 10526

Americredit
Po Box 181145

Arlington, TX 76096-1145

Andrea A. Otto, Esq.
17 Triangel Park Drive
Cincinnati, OH 45246-3411

Arrow Financial Services LLC
5996 W Touhy Ave
Niles, IL 60714-4610

Batten M.D. Inc
1500 E. Main Street
Lancaster, OH 43130-3478

Baystate Gas-brockton
PO Box 67015
Harrisburg, PA 17106-7015

Broad Street Financial Services
P.O. Box 6870
Columbus, OH 43205-0870

Bruce Baker, D.D.S.
611 North Broad St.
Lancaster, OH 43130-2566

Buckeye Credit Solutions
7001 Post Road Suite 300
Dublin, OH 43016-8066

Bureau of Collection Recovery
P.O. Box 9001
Minnetonka, MN 55345-9001

CBCS
PO Box 164060
Columbus, OH 43216-4060

Capital Management Services
726 Exchange Street
Suite 700
Buffalo, NY 14210-1464

Capital One Bank
PO Boc 650007
Dallas, TX 75265-0007

Cashland
17 Triangle Park
Glendale, OH 45246-3411

Choice Recovery
1550 Old Henderson Rd. St.
Columbus, OH 43220-3662

CitiFinancial
3950 Regent Blvd.
Irving, TX 75063-2244

Citifinancial, Inc.
1124 N. memorial Dr.
Lancaster, OH 43130-1748

City of Lancaster Income Tax
Dept.
PO Box 128

104 E. Main Street
Lancaster, OH 43130-3726

Columbia House
1400 North Fruitridge Ave
Terre Haute, IN 47804-1776

Columbus Appraisal Company,
llc.
PO Box 1946
Powell, OH 43065-1946

Columbus Radiology Corp
P.O. Box 7169
Columbus, OH 43205-0169

Credit One Bank
Po Box 98875
Las Vegas, NV 89193-8875

Credit Solutions LLC
2277 Thunderstick Dr Ste 400
Lexington KY 40505-9002

Credit Solutions, LLC
PO Box 24710
Lexington, KY 40524-4710

Department of the Treasury
PO Box 9062
Holtsville, NY 11742

Diley Ridge Medical Center
PO Box 89415
Cleveland, OH 44101-6415

DIRECTV LLC
ATTN BANKRUPTCIES
PO BOX 6550
GREENWOOD VILLAGE CO
80155-6550

Dr. TC Hobbs and Associates
Inc.
PO Box 713052
Cincinnati, OH 45271-3052

East Rock Financial, LLC
7119 E. Shea Blvd., #109-466
Scottsdale, AZ 85254-6107

Emergency Physician Services
PO Box 71319

Columbus, OH 43271-0001

Emergency Services Inc
PO Box 713189
Columbus, OH 43271-3189

Fairfield Emergency Physicians
PO Box 309
Akron, OH 44309-0309

Fairfield Healthcare
Professionals, Inc.
1153 E. Main Street
PO Box 2563
Lancaster, OH 43130-5563

Fairfield Medical Center
Contracts & Collections #8310
1153 East Main Street
Lancaster, OH 43130-4056

Ffcc-columbus Inc
1550 Old Hederson Road St.
Columbus, OH 43220-3626

Ffcc-columbus Inc
PO Box 20790
Columbus, OH 43220-0790

Fifth Third Bank of Columbus
c/o Nationwide Credit, Inc.
4700 Vestal Parkway E.
Vestal, NY 13850-3770

Fingerhut Direct Marketing
6509 Flying Cloud
Eden Prairie, MN 55344-3307

First Medical Urgent Family
Care
1201 River Valley Blvd.
Lancaster, OH 43130-1653

GM Financial
PO Box 181145
Arlington, TX 76096-1145

Genesis Healthcare System
800 Forest Avenue
Zanesville, OH 43701-2881

HSBC Card Services
P.O. Box 5222
Carol Stream, IL 60197-5222

Hocking Emergency Phys Inc
PO Box 291805
Dayton, OH 45429-0805

Hocking Valley Community
Hospital
P.O. Box 1028
Logan, OH 43138-4028

Hsbc Bank
Attn: Bankruptcy
Po Box 5253
Carol Stream, IL 60197-5253

INTERNAL REVENUE
SERVICE
PO BOX 7346
PHILADELPHIA, PA 19101-
7346

JP Recovry Services, Inc
PO Box 16749
Rocky River, OH 44116-0749

Jefferson Capital Systems
16 McLeland Rd.
Saint Cloud, MN 56303-2160

Jefferson Capital Systems LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Lancaster Utilities
104 E. Main St.
P.O. Box 1099
Lancaster, OH 43130-0819

Meade & Associates
737 Enterprise Dr.
Westerville, OH 43081-8841

Medical Urgent Family Care
1201 River Valley Blvd.
Lancaster, OH 43130-1653

Monitronics Funding LP
Dept CH 8628
Palatine, IL 60055-8628

Montgomery Lynch & Assoc.
Data Processing Center
P.O. Box 21369
Cleveland, OH 44121-0369

NCO Financial Systems, Inc
PO Box 15740
Wilmington, DE 19850-5740

National Cash Advance
1362 Ety Rd
Lancaster, OH 43130-7765

Nationwide Children's Hospital
Collection Department
700 Children's Drive
Columbus, OH 43205-2664

Nationwide Credit Inc
PO Box 740640
Atlanta, GA 30374-0640

Northeast Oral & Maxillofacial
Surgery
823 North Columbus Street
Lancaster, OH 43130-2549

Northland Group, Inc.
P.O. Box 390846

Minneapolis, MN 55439-0846

OBGYN Associates of
Lancaster
135 N. Ewing St.
Ste. 201
Lancaster, OH 43130-3378

OSU Medical Center
PO Box 643684
Pittsburgh, PA 15264-3684

OSU Physicians
PO Box 740727
Cincinnati, OH 45274-0727

Ohio Attorney General
Collections Enforcement,
Attn:Bankruptcy
150 E. Gay St., 21st Floor
Columbus, OH 43215-3191

Ohio Department of Taxation
P.O.Box 182401
Columbus, OH 43218-2401

Ohio Treasurer of State
PO Box 165009
Columbus, OH 43216-5009

Old Navy
P.O. Box 530942
Atlanta, GA 30353-0942

Pathology Laboratories
1946 N. 13th St.
Ste 301
Toledo, OH 43604-7281

Patient Financial Services
PO Box 16877
Rocky River, OH 44116-0877

Perry County Dental Group Inc
257 E. Jefferson St.
New Lexington, OH 43764-1060

Perry County Family Practice
1625 Airport Rd
New Lexington, OH 43764-9749

Personal Service Insurance
1000 River Road

Ste 300
Conshohocken, PA 19428-2440

Physicians Credit Bureau
3592 Corporate Dr.
Ste 105
Columbus, OH 43231-4978

Publishers Clearing House
P.O. Box 4002924
Des Moines, IA 50340-2924

Quest Diagnostics
PO Box 740698
Cincinnati, OH 45274-0698

RCL Finance
7001 Post Road
Suite 300
Dublin, OH 43016-8066

Radiology Associates of SEO
838 Market Street
PO Box 250
Zanesville, OH 43702-0250

Resurgent Capital Services
PO Box 10525
Greenville, SC 29603-0525

Richard Cordray
PO Box 963
Findlay, OH 45839-0963

Riverview Surgery Center
2401 North Columbus Street
Lancaster, OH 43130-8190

Sav-RX
224 North Park Ave
Fremont, NE 68025-4964

Sprint
Bankruptcy Department
6391 Sprint Pkwy
Shawnee Mission, KS 66251-2800

SPRINT NEXTEL
CORRESPONDENCE
ATTN BANKRUPTCY DEPT
PO BOX 7949
OVERLAND PARK KS 66207-

State of Ohio Department of

Taxation
30 East Broad, 23rd Floor
Bankruptcy Division
Columbus, OH 43215-3414

Sunrise Credit Services, Inc.
PO Box 9100
Farmingdale, NY 11735-9100

TRS Recovery
P.O. Box 60022
City Of Industry, CA 91716-0022

Tate & Kirlin Associates
2810 Southampton Road
Philadelphia, PA 19154-1207

The Bradford
Po Box 67015
Harrisburg, PA 17106-7015

The Kroger Company
c/o Meade & Associates Inc.
737 Enterprise Drive
Westerville, OH 43081-8850

United Collect Bur Inc
PO Box 14948

Columbus, OH 43214-0948

United Collect Bur Inc
Pob 14948
Columbus, OH 43214-0948

United Collection Bureau, Inc.
5260 Southwyck Blvd., Suite
206
Toledo, OH 43614

United Compucred Collections
PO Box 111100
Cincinnati, OH 45211-1100

Universal Fidelity LP
P.O. Box 941911
Houston, TX 77094-8911

Us Dept Of Education
Attn: Borrowers Service Dept
Po Box 5609
Greenville, TX 75403-5609

Wal-Mart
PO Box 530927
Atlanta, GA 30353-0927

Warner Cable
250 W. Old Wilson Bridge Rd.
Columbus, OH 43085-2285

West Asset Management
P.O. Box 956842
Saint Louis, MO 63195-6842

Whetstone Medical Clinic of
Millersport
12135 Lancaster St. Box 218
Millersport, OH 43046-8063

William H. Batten, MD
1500 E. Main Street
Lancaster, OH 43130-3478

Woodforst National Bank
PO Box 7889
Spring, TX 77387-7889

Amber Dawn Boring
928 S. Broad St.
Lancaster, OH 43130-4627

Charles William Boring Jr.
928 S. Broad St.
Lancaster, OH 43130-4627

Date 2/25/2014

/s/ Michael A. Cox
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